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TO:	United States Patent & Trademark Office Examiner Kambiz Zand
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DATE & TIME:	February 14, 2006
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FROM: Morris, Manning & Martin, LLP	CHARGE TO: 10399-40261
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NAME: John R. Harris	
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COMMENTS:

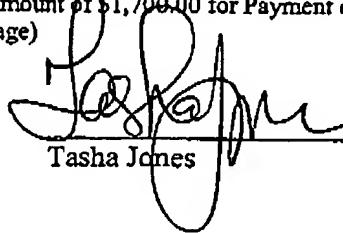
Application No.: 10/711,127

Filing Date: August 25, 2004

Docket No. 10399-40261

I hereby certify that the attached documents are being sent via facsimile to the USPTO this 14th day of February 2006:

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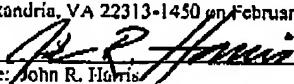
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Wheeler, et al.	Mailing Date	February 14, 2006
Serial No.:	10/711,127	Examiner:	Kambiz Zand
Filed:	August 25, 2004	Group Art Unit:	2132
Confirmation No.:	5126	Docket:	10399-40261
Due Date:	February 16, 2006	Notice of Allow. Date:	November 6, 2005
Title:	Account Authority Digital Signature (AADS) System Using Transactional Account Information		

CERTIFICATE UNDER 37 CFR 1.8:

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